

United States Bankruptcy Court Western District of North Carolina						Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): Chandler, Peter John				Name of Joint Debtor (Spouse) (Last, First, Middle): Chandler, Andrea Morris													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Pete Chandler				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0663				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0659													
Street Address of Debtor (No. & Street, City, State & Zip Code): 307 Goucher School Rd. Gaffney, SC				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 307 Goucher School Rd. Gaffney, SC													
ZIPCODE 29340				ZIPCODE 29340													
County of Residence or of the Principal Place of Business: Out of State				County of Residence or of the Principal Place of Business: Out of State													
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):													
ZIPCODE				ZIPCODE													
Location of Principal Assets of Business Debtor (if different from street address above):						ZIPCODE											
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other _____		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.													
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).													
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY											
Estimated Number of Creditors <table style="width:100%; border: none;"><tr><td><input type="checkbox"/> 1-49</td><td><input checked="" type="checkbox"/> 50-99</td><td><input type="checkbox"/> 100-199</td><td><input type="checkbox"/> 200-999</td><td><input type="checkbox"/> 1,000-5,000</td><td><input type="checkbox"/> 5,001-10,000</td><td><input type="checkbox"/> 10,001-25,000</td><td><input type="checkbox"/> 25,001-50,000</td><td><input type="checkbox"/> 50,001-100,000</td><td><input type="checkbox"/> Over 100,000</td></tr></table>								<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000			<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000						
Estimated Assets <table style="width:100%; border: none;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td><td><input type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1 million to \$10 million</td><td><input type="checkbox"/> \$10 million to \$50 million</td><td><input type="checkbox"/> \$50 million to \$100 million</td><td><input type="checkbox"/> \$100 million to \$500 million</td><td><input type="checkbox"/> \$500,000 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>								<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1 million to \$10 million	<input type="checkbox"/> \$10 million to \$50 million	<input type="checkbox"/> \$50 million to \$100 million	<input type="checkbox"/> \$100 million to \$500 million	<input type="checkbox"/> \$500,000 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities <table style="width:100%; border: none;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input type="checkbox"/> \$500,001 to \$1 million</td><td><input checked="" type="checkbox"/> \$1 million to \$10 million</td><td><input type="checkbox"/> \$10 million to \$50 million</td><td><input type="checkbox"/> \$50 million to \$100 million</td><td><input type="checkbox"/> \$100 million to \$500 million</td><td><input type="checkbox"/> \$500,000 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1 million to \$10 million	<input type="checkbox"/> \$10 million to \$50 million	<input type="checkbox"/> \$50 million to \$100 million	<input type="checkbox"/> \$100 million to \$500 million	<input type="checkbox"/> \$500,000 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Chandler, Peter John & Chandler, Andrea Morris	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: See Attachment	Case Number:	Date Filed:	
District: Western District Of North Carolina	Relationship: Affiliate	Judge:	
<div style="text-align: center;">Exhibit A</div> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<div style="text-align: center;">Exhibit B</div> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> X _____ Signature of Attorney for Debtor(s) </div> <div style="text-align: center;"> _____ Date </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input checked="" type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord or lessor that obtained judgment)			
_____ (Address of landlord or lessor)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition
(This page must be completed and filed in every case)

Name of Debtor(s):
Chandler, Peter John & Chandler, Andrea Morris

Signatures

<div>Signature(s) of Debtor(s) (Individual/Joint)</div> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div><div>X</div><div>/s/ Peter John Chandler</div><div>Signature of Debtor</div><div>Peter John Chandler</div></div> <div><div>X</div><div>/s/ Andrea Morris Chandler</div><div>Signature of Joint Debtor</div><div>Andrea Morris Chandler</div></div> <div>Telephone Number (If not represented by attorney)</div> <div>August 11, 2009</div> <div>Date</div>	<div>Signature of a Foreign Representative</div> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <div><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</div> <div><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</div> <div><div>X</div><div>Signature of Foreign Representative</div></div> <div>Printed Name of Foreign Representative</div> <div>Date</div>
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<div>Signature of Attorney*</div> <div><div>X</div><div>/s/ R. Keith Johnson</div><div>Signature of Attorney for Debtor(s)</div></div> <div>R. Keith Johnson 8840 R. Keith Johnson, P.A. 1275 Hwy. 16 South Stanley, NC 28164</div> <div>August 11, 2009</div> <div>Date</div> <div>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</div>	<div>Signature of Non-Attorney Petition Preparer</div> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <div>Printed Name and title, if any, of Bankruptcy Petition Preparer</div> <div>Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</div> <div>Address</div>
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<div>Signature of Debtor (Corporation/Partnership)</div> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div><div>X</div><div>Signature of Authorized Individual</div></div> <div>Printed Name of Authorized Individual</div> <div>Title of Authorized Individual</div> <div>Date</div>	<div><div>X</div><div>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</div></div> <div>Date</div> <div>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</div> <div>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</div>
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DEBTOR: Peter J. Chandler
ATTACHMENT TO VOLUNTARY PETITION
RE: PENDING BANKRUPTCY CASES

This debtor, along with the other five (5) individuals listed below, are all equal owners of a corporation known as Five Star Plumbing Contractors, Inc. Business operations ceased in June, 2009. All assets of the corporation were subject to liens, and secured creditors are presently liquidating those assets. This debtor, along with the other five (5) individuals listed below, personally guaranteed a number of the debts of the corporation.

Additionally, this debtor along with the five (5) other individuals listed below are all one-sixth (1/6) members of an entity known as FSP Properties, LLC, a single-asset real estate entity. FSP Properties, LLC owned the building in which Five Star Plumbing Contractors, Inc. operated. That property has no equity, and is going into foreclosure.

Debtors:

Jason M. Nagel
Mark A. Dunham
Gary J. Connor
Jeffrey D. Scisciani
James R. Bivona

IN RE:

Case No. _____

Chandler, Peter John & Chandler, Andrea Morris

Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 67,000.00		
B - Personal Property	Yes	3	\$ 37,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 128,323.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 1,948,155.48	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,472.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,579.00
TOTAL		24	\$ 104,500.00	\$ 2,076,478.48	

IN RE:

Case No. _____

Chandler, Peter John & Chandler, Andrea Morris

Chapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, “UNSECURED PORTION, IF ANY” column		\$
2. Total from Schedule E, “AMOUNT ENTITLED TO PRIORITY” column.	\$	
3. Total from Schedule E, “AMOUNT NOT ENTITLED TO PRIORITY, IF ANY” column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		U. S. Currency	W	40.00
		U.S. Currency	H	50.00
		First Piedmont Federal - joint checking	J	400.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Appliances	J	300.00
		Bedroom furniture	J	300.00
		Computer	J	10.00
		Miscellaneous	J	250.00
		Other furniture	J	450.00
		TV, Stereo, DVD	J	250.00
		Porcelin dolls	W	500.00
		Small coin collection	H	200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.		Clothing and accessories	H	100.00
		Clothing and accessories	W	200.00
7. Furs and jewelry.		Wedding band, watch, high school ring	H	100.00
		Wedding rings, miscellaneous jewelry	W	500.00
8. Firearms and sports, photographic, and other hobby equipment.		.22 rifle	W	30.00
		Treadmill	J	50.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		1/6 interest in Five Star Plumbing Contractors, Inc. (ceased business operation June, 2009)	H	0.00
		1/6 member FSP Properties, LLC (single asset real estate)	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Ford Contour (daughter's car - broken)	W	200.00
		2003 Chevy work truck (135,000 mi.)	W	5,000.00
		2003 Harley-Davidson Heritage Classic	H	9,500.00
		2004 Cadillac CTS (22,000 mi.)	J	18,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Saws, drills, hand tools (plumbing tools)	H	800.00
30. Inventory.	X			
31. Animals.		2 dogs	J	25.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Lawn mower	J	150.00
		Tiller	J	75.00
		Yard tools	J	20.00
TOTAL				37,500.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
House and 2.5 acres at 307 Goucher School Rd., Gaffney, SC 29340	CLSC § 15-41-30(1)	1.00	65,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Appliances	CLSC § 15-41-30(3)	300.00	300.00
Bedroom furniture	CLSC § 15-41-30(3)	300.00	300.00
Computer	CLSC § 15-41-30(3)	10.00	10.00
Miscellaneous	CLSC § 15-41-30(3)	250.00	250.00
Other furniture	CLSC § 15-41-30(3)	450.00	450.00
TV, Stereo, DVD	CLSC § 15-41-30(3)	250.00	250.00
Porcelin dolls	CLSC § 15-41-30(3)	500.00	500.00
Small coin collection	CLSC § 15-41-30(3)	200.00	200.00
Clothing and accessories	CLSC § 15-41-30(3)	100.00	100.00
Clothing and accessories	CLSC § 15-41-30(3)	200.00	200.00
Wedding band, watch, high school ring	CLSC § 15-41-30(3)	100.00	100.00
Wedding rings, miscellaneous jewelry	CLSC § 15-41-30(3)	500.00	500.00
.22 rifle	CLSC § 15-41-30(3)	30.00	30.00
Treadmill	CLSC § 15-41-30(3)	50.00	50.00
1996 Ford Contour (daughter's car - broken)	CLSC § 15-41-30(7)	200.00	200.00
2003 Chevy work truck (135,000 mi.)	CLSC § 15-41-30(2)	5,000.00	5,000.00
2003 Harley-Davidson Heritage Classic	CLSC § 15-41-30(2)	542.00	9,500.00
2004 Cadillac CTS (22,000 mi.)	CLSC § 15-41-30(7)	1.00	18,000.00
Saws, drills, hand tools (plumbing tools)	CLSC § 15-41-30(6)	800.00	800.00
2 dogs	CLSC § 15-41-30(3)	25.00	25.00
Lawn mower	CLSC § 15-41-30(3)	150.00	150.00
Tiller	CLSC § 15-41-30(3)	75.00	75.00
Yard tools	CLSC § 15-41-30(3)	20.00	20.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5225 Beneficial Customer Service P.O. Box 3425 Buffalo, NY 14240-9733	J	2nd Mortgage on residence VALUE \$ 65,000.00				30,868.00	
ACCOUNT NO. 1972 Chase Home Finance P.O. Box 24696 Columbus, OH 43224-0696	J	1st Mortgage on residence VALUE \$ 65,000.00				65,427.00	427.00
ACCOUNT NO. 0677 Regional Finance Of Gaffney 515 N. Limestone St. Gaffney, SC 29340	H	Lien on 2003 Harley-Davidson VALUE \$ 9,500.00				8,958.00	
ACCOUNT NO. 9001 Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038-9704	J	Lien on 2004 Cadillac CTS VALUE \$ 18,000.00				23,070.00	5,070.00
Subtotal (Total of this page)						\$ 128,323.00	\$ 5,497.00
Total (Use only on last page)						\$ 128,323.00	\$ 5,497.00

0 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**
 Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**
 Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**
 Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**
 Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
 Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☒ **Taxes and Certain Other Debts Owed to Governmental Units**
 Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
 Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
 Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Cherokee County Tax Collector 312 N. Limestone St. Gaffney, SC 29340	J	Notice purposes only.				0.00		
ACCOUNT NO. Internal Revenue Service 320 Federal Place, Room 209 Greensboro, NC 27401		Notice purposes only.				0.00		
ACCOUNT NO. South Carolina Dept. Of Revenue P.O. Box 125 Columbia, SC 29214		Notice purposes only.				0.00		
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Subtotal (Totals of this page)						\$	\$	\$
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						\$		
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6200 All-Points Waste Service, Inc. P.O. Box 2458 Indian Trail, NC 28079	X H	Business debt of Five Star Plumbing Contractors, Inc.				435.99
ACCOUNT NO. L707 AlwaysCare Benefits, Inc. Dept. 1419 P.O. Box 2121 Memphis, TN 38159	X H	Business debt of Five Star Plumbing Contractors, Inc.				56.44
ACCOUNT NO. 2557 AT&T Advertising & Publishing P.O. Box 105024 Atlanta, GA 30348-5024	X H	Business debt of Five Star Plumbing Contractors, Inc.				368.46
ACCOUNT NO. 5400 Blue Cross Blue Shield Of North Carolina P.O. Box 580017 Charlotte, NC 28258-0017	X H	Business debt of Five Star Plumbing Contractors, Inc.				11,533.84

Subtotal (Total of this page)						\$ 12,394.73
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Buy Rite Used Cars Wife Co-Signed For Daughter's Car; Also For Insurance Purposes	X W					0.00
ACCOUNT NO. 6717 Capital One PO Box 30285 Salt Lake City, UT 84130-0285	H					1,134.07
ACCOUNT NO. 1133 Chase Card Services P.O. Box 15299 Wilmington, DE 19850-5299	H					1,477.58
ACCOUNT NO. 2757 Chase Card Services P.O. Box 15299 Wilmington, DE 19850-5299	H					6,412.46
ACCOUNT NO. 9447 Chase Card Services P.O. Box 15299 Wilmington, DE 19850-5299	H					1,431.54
ACCOUNT NO. 4414 Chase Card Services P.O. Box 15299 Wilmington, DE 19850-5299	H					270.76
ACCOUNT NO. 9870 Chase Card Services P.O. Box 15299 Wilmington, DE 19850-5299	W					8,371.17

Sheet no. 1 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **19,097.58**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6970 Citicards Customer Service Box 6500 Sioux Falls, SD 57117	W					10,976.59
ACCOUNT NO. 5202 CitiFinancial 1201 W. Floyd Baker Blvd. Gaffney, SC 29341-1413	J					10,680.51
ACCOUNT NO. Dale Jarrett Ford 88 Dale Jarrett Blvd. Monroe, NC 28110	X H	Business debt of Five Star Plumbing Contractors, Inc.				900.00
ACCOUNT NO. 5165 Discover Card PO Box 30943 Salt Lake City, UT 84130	W					13,119.65
ACCOUNT NO. 9837 Duke Energy P.O. Box 1090 Charlotte, NC 28272	X H	Business debt of Five Star Plumbing Contractors, Inc.				376.15
ACCOUNT NO. 5920 Ferguson Enterprises, Inc. 5025 Sunset Rd. Charlotte, NC 28269-2748	X H	Business debt of Five Star Plumbing Contractors, Inc.				63,042.73
ACCOUNT NO. 3476 Flat Iron Capital 950 17th St., Ste. 1300 Denver, CO 80202	X H	Business debt of Five Star Plumbing Contractors, Inc.				25,252.35

Sheet no. 2 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **124,347.98**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0954 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				37,611.27
ACCOUNT NO. 8344 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				10,782.98
ACCOUNT NO. 2761 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				23,569.63
ACCOUNT NO. 7979 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				33,103.58
ACCOUNT NO. 2899 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				14,604.13
ACCOUNT NO. 4386 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				32,803.86
ACCOUNT NO. 4287 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				14,890.16

Sheet no. 3 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **167,365.61**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)
Total
\$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6625 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				15,841.49
ACCOUNT NO. 2905 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				12,922.41
ACCOUNT NO. 0881 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				15,520.00
ACCOUNT NO. 3702 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				36,311.04
ACCOUNT NO. 2465 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				20,525.08
ACCOUNT NO. 2345 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				34,729.16
ACCOUNT NO. 0287 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				8,406.10

Sheet no. 4 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **144,255.28**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2949 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901	X H	Business debt of Five Star Plumbing Contractors, Inc.				14,802.51
ACCOUNT NO. 0405 Gaffney Financial Services 1617 W. Floyd Baker Blvd. Gaffney, SC 29341	H					3,224.28
ACCOUNT NO. 2193 GMAC P.O. Box 9001948 Louisville, KY 40290-1948	X H	Business debt of Five Star Plumbing Contractors, Inc.				3,652.97
ACCOUNT NO. 5003 HD Supply Plumbing/HVAC, Ltd. 10301 Industrial Dr. Pineville, NC 28134-6519	X H	Business debt of Five Star Plumbing Contractors, Inc.				214,929.33
ACCOUNT NO. 0822 Home Depot Credit Services P.O. Box 653002 Dallas, TX 75265-3002	X H	Business debt of Five Star Plumbing Contractors, Inc.				2,396.09
ACCOUNT NO. 9320 HSBC Card Services PO Box 80082 Salinas, CA 93912-0082	W					1,990.20
ACCOUNT NO. 4934 Johnston, Allison & Hord, P.A. Attorneys At Law 1065 E. Morehead St. Charlotte, NC 28204	X H	Business debt of Five Star Plumbing Contractors, Inc.				852.45

Sheet no. 5 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **241,847.83**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1386 Murray Supply Company P.O. Box 15023 Winston-Salem, NC 27113	X H	Business debt of Five Star Plumbing Contractors, Inc.				52,000.00
ACCOUNT NO. 3323 NEC Financial Services, LLC 1 Park 80 West, 3rd Floor Saddle Brook, NJ 07663	X H	Business debt of Five Star Plumbing Contractors, Inc.				202.20
ACCOUNT NO. 8782 Office Depot Credit Plan P.O. Box 689020 Des Moines, IA 50368-9020	X H	Business debt of Five Star Plumbing Contractors, Inc.				9,250.09
ACCOUNT NO. 0625 Paetec 600 WillowBrook Office Park Fairport, NY 14450	X H	Business debt of Five Star Plumbing Contractors, Inc.				1,184.93
ACCOUNT NO. 4001 Piedmont Natural Gas P.O. Box 533500 Atlanta, GA 30353	X H	Business debt of Five Star Plumbing Contractors, Inc.				44.22
ACCOUNT NO. Ponders Used Cars Husband Co-Signed For Daughters Car; Also For Insurance Purposes	X					0.00
ACCOUNT NO. 2166 SBS Charlotte 1310 Madrid St., Ste. 101 Marshall, MN 56258	X H	Business debt of Five Star Plumbing Contractors, Inc.				3,754.58

Sheet no. 6 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **66,436.02**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3906 Sears Charge Plus P.O. Box 6283 Sioux Falls, SD 57117-6283	W					2,416.00
ACCOUNT NO. 8024 Sprint P.O. Box 8077 London, KY 40742	X H	Business debt of Five Star Plumbing Contractors, Inc.				1,018.88
ACCOUNT NO. 1400 Suite 1000 4801-100 Chastain Ave. Charlotte, NC 28217	X H	Business debt of Five Star Plumbing Contractors, Inc.				260.00
ACCOUNT NO. 5471 Sunbelt Rental Attn: Barbara Mungo - A.P. P.O. Box 409211 Atlanta, GA 30384-9211	X H	Business debt of Five Star Plumbing Contractors, Inc.				6,255.93
ACCOUNT NO. 5754 SunTrust Bank Commercial Credit Services P.O. Box 4418 Atlanta, GA 30302	X H	Business debt of Five Star Plumbing Contractors, Inc.				99,987.83
ACCOUNT NO. 2601 Union County Tax Collector P.O. Box 38 Monroe, NC 28111-0038	X H	Business debt of Five Star Plumbing Contractors, Inc.				39.98
ACCOUNT NO. 6401 Union Power Cooperative P.O. Box 5014 Monroe, NC 28111-5014	X H	Business debt of Five Star Plumbing Contractors, Inc.				948.87

Sheet no. 7 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **110,927.49**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)
\$

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1002 Verizon Wireless P.O. Box 660108 Dallas, TX 75266-0108	X H	Business debt of Five Star Plumbing Contractors, Inc.				164.02
ACCOUNT NO. 3412 Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502	X H	Guarantor for obligation of FSP Properties, LLC				546,122.38
ACCOUNT NO. 9662 Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502	X H	Business debt of Five Star Plumbing Contractors, Inc.				499,552.00
ACCOUNT NO. 3444 Wells Fargo Financial P.O. Box 5943 Sioux Falls, SD 57117-5973	J					4,941.09
ACCOUNT NO. 4833 Windstream Attn: Support Services 1720 Galleria Blvd. Charlotte, NC 28270	X H	Business debt of Five Star Plumbing Contractors, Inc.				99.54
ACCOUNT NO. 2249 World Finance Corp. 523 N. Limestone St. Gaffney, SC 29340	H					2,380.00
ACCOUNT NO. 8992 Wright Express C/O Fleet Services P.O. Box 6293 Carol Stream, IL 60197-6293	X H	Business debt of Five Star Plumbing Contractors, Inc.				8,223.93

Sheet no. 8 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **1,061,482.96**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)Total
\$ **1,948,155.48**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE **Chandler, Peter John & Chandler, Andrea Morris**

Case No. _____

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Catherine Chandler (Daughter - 20 Years Old)	Ponders Used Cars Husband Co-Signed For Daughters Car; Also For Insurance Purposes
Chasity Chandler Daughter - 24 Years Old	Buy Rite Used Cars Wife Co-Signed For Daughter's Car; Also For Insurance Purposes
Five Star Plumbing Contractors, Inc. AND Jason Nagel, Mark Dunham, James Bivona, Jeff Scisciani And Gary Connor Monroe, NC	Johnston, Allison & Hord, P.A. Attorneys At Law 1065 E. Morehead St. Charlotte, NC 28204
	Verizon Wireless P.O. Box 660108 Dallas, TX 75266-0108
	All-Points Waste Service, Inc. P.O. Box 2458 Indian Trail, NC 28079
	AlwaysCare Benefits, Inc. Dept. 1419 P.O. Box 2121 Memphis, TN 38159
	AT&T Advertising & Publishing P.O. Box 105024 Atlanta, GA 30348-5024
	Blue Cross Blue Shield Of North Carolina P.O. Box 580017 Charlotte, NC 28258-0017
	Dale Jarrett Ford 88 Dale Jarrett Blvd. Monroe, NC 28110
	Duke Energy P.O. Box 1090 Charlotte, NC 28272
	Wright Express C/O Fleet Services P.O. Box 6293 Carol Stream, IL 60197-6293
	Ferguson Enterprises, Inc. 5025 Sunset Rd. Charlotte, NC 28269-2748

IN RE Chandler, Peter John & Chandler, Andrea Morris

Case No. _____

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901
	Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901
	Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901
	Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901
	GMAC P.O. Box 9001948 Louisville, KY 40290-1948
	Home Depot Credit Services P.O. Box 653002 Dallas, TX 75265-3002
	HD Supply Plumbing/HVAC, Ltd. 10301 Industrial Dr. Pineville, NC 28134-6519
	Murray Supply Company P.O. Box 15023 Winston-Salem, NC 27113
	NEC Financial Services, LLC 1 Park 80 West, 3rd Floor Saddle Brook, NJ 07663
	Sprint P.O. Box 8077 London, KY 40742
	Office Depot Credit Plan P.O. Box 689020 Des Moines, IA 50368-9020
	Paetec 600 WillowBrook Office Park Fairport, NY 14450
	Piedmont Natural Gas P.O. Box 533500 Atlanta, GA 30353
	SBS Charlotte

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
FSP Properties, LLC AND Jason Nagel, Mark Dunham, James Bivona, Jeff Scisciani, Gary Connor Charlotte, NC	1310 Madrid St., Ste. 101 Marshall, MN 56258 Suite 1000 4801-100 Chastain Ave. Charlotte, NC 28217 Sunbelt Rental Attn: Barbara Mungo - A.P. P.O. Box 409211 Atlanta, GA 30384-9211 SunTrust Bank Commercial Credit Services P.O. Box 4418 Atlanta, GA 30302 Union County Tax Collector P.O. Box 38 Monroe, NC 28111-0038 Union Power Cooperative P.O. Box 5014 Monroe, NC 28111-5014 Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502 Windstream Attn: Support Services 1720 Galleria Blvd. Charlotte, NC 28270 Wachovia Bank Commercial Loan Services P.O. Box 740502 Atlanta, GA 30374-0502

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 24
EMPLOYMENT:		
DEBTOR		SPOUSE
Occupation Unemployed	Screen Print Operator	
Name of Employer Unemployed	Phillips Staffing	
How long employed	1 years and 6 months	
Address of Employer	Gaffney, SC	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ 1,430.00
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 0.00	\$ 1,430.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ 211.00
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 211.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 1,219.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) Unemployment Compensation (North Carolina)	\$ 2,253.00	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 2,253.00	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,253.00	\$ 1,219.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 3,472.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 525.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ 250.00
b. Water and sewer	\$ 25.00
c. Telephone	\$ 49.00
d. Other <u>Satellite TV</u>	\$ 72.00
<u>Cell Phones</u>	\$ 190.00
3. Home maintenance (repairs and upkeep)	\$ 100.00
4. Food	\$ 700.00
5. Clothing	\$ 75.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$ 200.00
8. Transportation (not including car payments)	\$ 500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 25.00
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner’s or renter’s	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 150.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Vehicle Taxes</u>	\$ 70.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 610.00
b. Other <u>Regional Finance</u>	\$ 360.00
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other <u>Beneficial Mortgage (2nd Mortgage)</u>	\$ 428.00
<u>Pet Expenses</u>	\$ 150.00
<u>Personal Care</u>	\$ 100.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 4,579.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 3,472.00
b. Average monthly expenses from Line 18 above	\$ 4,579.00
c. Monthly net income (a. minus b.)	\$ -1,107.00

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: August 11, 2009 Signature: /s/ Peter John Chandler
Peter John Chandler Debtor

Date: August 11, 2009 Signature: /s/ Andrea Morris Chandler
Andrea Morris Chandler (Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Chandler, Peter John & Chandler, Andrea Morris

Debtor(s)

Case No. _____

Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2009 - Husband - \$22,211.00 - Five Star Plumbing Contractors, Inc.
2009 - Wife - \$4,951.00 - Phillips Staffing
2008 - Husband - \$65,520.00 - Five Star Plumbing Contractors, Inc.
2008 - Wife - \$7,800.00 - Phillips Staffing
2007 - Husband - \$65,520.00 - Five Star Plumbing Contractors, Inc.
2007 - Wife - \$0.00

2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2009 - Husband - \$2,600.00 - Unemployment compensation
2009 - Husband - \$2,500.00 - Part-time labor
2009 - Wife - \$515.00 - Unemployment compensation

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Home Finance P.O. Box 24696 Columbus, OH 43224-0696	Monthly	525.00	65,427.00
Beneficial Customer Service P.O. Box 3425 Buffalo, NY 14240-9733	Monthly	428.00	30,868.00
Regional Finance Of Gaffney 515 N. Limestone St. Gaffney, SC 29340	Monthly	360.00	8,958.00
Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038-9704	Monthly	610.00	23,070.00

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Murray Supply Company, LLC vs. Five Star Plumbing Contractors, Inc., et al.; 09-CVS-4872	Collection on account	Forsyth County Superior Court	Answer due
Ferguson Enterprises, Inc. of Virginia d/b/a Ferguson Enterprises, Inc. vs. Five Star Plumbing Contractors, Inc., et al.; 09-CVD-13624	Collection on account	Wake County District Court	Answer due

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
R. Keith Johnson 1275 Hwy. 16 S. Stanley, NC 28164	August 3, 2009	2,500.00
In Charge Debt Solutions	monthly	\$42.00 monthly

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Five Star Plumbing Contractors, Inc.		Monroe, NC	(1/6 interest) General Plumbing	2000 - June, 2009
FSP Properties, LLC		P.O. Box 472348 Charlotte, NC 28247	(1/6 member); Owner of commercial building occupied by	2007 - present

Five Star
Plumbing
Contractors, Inc.

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME
FSP Properties, LLC

ADDRESS
P.O. Box 472348
Charlotte, NC 28247

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **August 11, 2009** Signature /s/ **Peter John Chandler**
of Debtor **Peter John Chandler**

Date: **August 11, 2009** Signature /s/ **Andrea Morris Chandler**
of Joint Debtor **Andrea Morris Chandler**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE:

Chandler, Peter John & Chandler, Andrea Morris

Debtor(s)

Case No. _____

Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for *EACH* debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Beneficial	Describe Property Securing Debt: House and 2.5 acres at 307 Goucher School Rd., Gaffney, SC
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Retain and pay pursuant to contract (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: Chase Home Finance	Describe Property Securing Debt: House and 2.5 acres at 307 Goucher School Rd., Gaffney, SC
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Retain and pay pursuant to contract (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

1 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: August 11, 2009

/s/ Peter John Chandler

Signature of Debtor

/s/ Andrea Morris Chandler

Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

PART A – Continuation

Property No. 3		
Creditor's Name: Regional Finance Of Gaffney		Describe Property Securing Debt: 2003 Harley-Davidson Heritage Classic
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		
Property No. 4		
Creditor's Name: Wells Fargo Auto Finance		Describe Property Securing Debt: 2004 Cadillac CTS (22,000 mi.)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		
Property No.		
Creditor's Name:		Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

PART B – Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

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United States Bankruptcy Court
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Chandler, Peter John & Chandler, Andrea Morris

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: August 11, 2009

Signature: /s/ Peter John Chandler
Peter John Chandler

Debtor

Date: August 11, 2009

Signature: /s/ Andrea Morris Chandler
Andrea Morris Chandler

Joint Debtor, if any

All-Points Waste Service, Inc.
P.O. Box 2458
Indian Trail, NC 28079

AlwaysCare Benefits, Inc.
Dept. 1419
P.O. Box 2121
Memphis, TN 38159

AT&T Advertising & Publishing
P.O. Box 105024
Atlanta, GA 30348-5024

Beneficial
Customer Service
P.O. Box 3425
Buffalo, NY 14240-9733

Blue Cross Blue Shield Of North Carolina
P.O. Box 580017
Charlotte, NC 28258-0017

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Charlotte Winnelson
1100 N. Graham St.
Charlotte, NC 28206

Charlotte Winnelson
C/O Erik M. Rosenwood, Esq.
2020 Charlotte Plaza, 201 S. College St.
Charlotte, NC 28244-2020

Chase Card Services
P.O. Box 15299
Wilmington, DE 19850-5299

Chase Home Finance
P.O. Box 24696
Columbus, OH 43224-0696

Cherokee County Tax Collector
312 N. Limestone St.
Gaffney, SC 29340

Citicards
Customer Service
Box 6500
Sioux Falls, SD 57117

CitiFinancial
1201 W. Floyd Baker Blvd.
Gaffney, SC 29341-1413

Dale Jarrett Ford
88 Dale Jarrett Blvd.
Monroe, NC 28110

Discover Card
PO Box 30943
Salt Lake City, UT 84130

Duke Energy
P.O. Box 1090
Charlotte, NC 28272

Ferguson Enterprises, Inc.
C/O Byron L. Saintsing, Esq.
P.O. Box 26268
Raleigh, NC 27611-6268

Ferguson Enterprises, Inc.
5025 Sunset Rd.
Charlotte, NC 28269-2748

Flat Iron Capital
950 17th St., Ste. 1300
Denver, CO 80202

Ford Credit
National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901

Gaffney Financial Services
1617 W. Floyd Baker Blvd.
Gaffney, SC 29341

GMAC
P.O. Box 9001948
Louisville, KY 40290-1948

HD Supply Plumbing/HVAC, Ltd.
C/O The Andersen Group
3409 N. Hullen St., Ste. 200
Metairie, LA 70002

HD Supply Plumbing/HVAC, Ltd.
10301 Industrial Dr.
Pineville, NC 28134-6519

Home Depot Credit Services
P.O. Box 653002
Dallas, TX 75265-3002

HSBC Card Services
PO Box 80082
Salinas, CA 93912-0082

Internal Revenue Service
320 Federal Place, Room 209
Greensboro, NC 27401

Johnston, Allison & Hord, P.A.
Attorneys At Law
1065 E. Morehead St.
Charlotte, NC 28204

Murray Supply Company
P.O. Box 15023
Winston-Salem, NC 27113

Murray Supply Company C/O Ross Law Firm
Ste. 2201, Winston Tower
301 N. Main St.
Winston-Salem, NC 27101

National Trust Insurance Co.
6300 University Parkway
Sarasota, FL 34240-8424

NEC Financial Services, LLC
1 Park 80 West, 3rd Floor
Saddle Brook, NJ 07663

Office Depot Credit Plan
P.O. Box 689020
Des Moines, IA 50368-9020

Paetec
600 WillowBrook Office Park
Fairport, NY 14450

Piedmont Natural Gas
P.O. Box 533500
Atlanta, GA 30353

Regional Finance Of Gaffney
515 N. Limestone St.
Gaffney, SC 29340

SBS Charlotte
1310 Madrid St., Ste. 101
Marshall, MN 56258

Sears Charge Plus
P.O. Box 6283
Sioux Falls, SD 57117-6283

South Carolina Dept. Of Revenue
P.O. Box 125
Columbia, SC 29214

Sprint
P.O. Box 8077
London, KY 40742

Suite 1000
4801-100 Chastain Ave.
Charlotte, NC 28217

Sunbelt Rental
Attn: Barbara Mungo - A.P.
P.O. Box 409211
Atlanta, GA 30384-9211

SunTrust Bank
Commercial Credit Services
P.O. Box 4418
Atlanta, GA 30302

Union County Tax Collector
P.O. Box 38
Monroe, NC 28111-0038

Union Power Cooperative
P.O. Box 5014
Monroe, NC 28111-5014

Verizon Wireless
P.O. Box 660108
Dallas, TX 75266-0108

Wachovia Bank
Commercial Loan Services
P.O. Box 740502
Atlanta, GA 30374-0502

Wells Fargo Auto Finance
P.O. Box 29704
Phoenix, AZ 85038-9704

Wells Fargo Financial
P.O. Box 5943
Sioux Falls, SD 57117-5973

Windstream
Attn: Support Services
1720 Galleria Blvd.
Charlotte, NC 28270

World Finance Corp.
523 N. Limestone St.
Gaffney, SC 29340

Wright Express
C/O Fleet Services
P.O. Box 6293
Carol Stream, IL 60197-6293

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United States Bankruptcy Court
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Chandler, Peter John & Chandler, Andrea MorrisChapter **7**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **2,500.00**

Prior to the filing of this statement I have received \$ **2,500.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 11, 2009

Date

/s/ R. Keith Johnson

**R. Keith Johnson 8840
R. Keith Johnson, P.A.
1275 Hwy. 16 South
Stanley, NC 28164**